

March 28, 2012

Ms. Chairwoman Ritter, Ms. Chairwoman Gerantano and Members of the Committee,

My name is Dawn Bakke a resident of Willimantic. I am self-employed as a domestic engineer for over 20 years, and work part-time in the evenings at the CARD Home since 2008. Two of my three children live with me, Craig was diagnosed with a mental disorder at age 12 and is receiving social security disability and Jessie is a student at Eastern Connecticut State University and works part-time. I am sending in my testimony in support of **S.B. 425: AN ACT ESTABLISHING A BASIC HEALTH PROGRAM.**

I enrolled in Charter Oak in 2007 because I could not afford private insurance. My children were covered on my ex-husbands insurance. My Charter Oak premium was \$179 and I was able to cover the premium. However, when the September premium statement arrived showing an increase to \$287, I was shocked and could no longer afford the new premium rate. I immediately called Department of Social Services (DSS), who could not explain the high increase in monthly premiums.

I began to search for reasonable private insurance and found premiums of \$180 monthly with a \$5000 deductible. The monthly fee is affordable; however, I would be paying \$5000 out of pocket and only then the insurance company would start covering medical expenses. It is not cost effective or affordable to spend \$2160 yearly on premiums plus \$5000 for a total of \$7160 annually before the insurance company would pay one penny.

My second option to continue with Charter Oak at the higher premium rate would cost \$3444 annually. This does not include copayments of approximately \$40 annually. To afford this plan, I would be forced to change my lifestyle, skimp and save every penny at the grocery store and do without basic needs such as gas and food. I have considered increasing my workload to compensate for the higher rate, yet this backfires when I apply for recertification for state insurance as it would be based on a higher income, thus a higher rate. Why bother working more when you will be punished to make ends meet?

The affordable option I have chosen is risky; no insurance. I am utilizing community resources for women with limited incomes and luckily have no major health problems. This program is needed and heavily utilized indicating a great need in eastern Connecticut.

The Basic Health Program, when administered by the state would offer lower insurance premium rates for working class residents. This would keep working people healthy and increase state taxes. I recommend that S.B. 425 be passed to assist working people with affordable insurance as Charter Oak was initially designed. I am a working and get punished for working and cross my fingers that I will not become seriously ill.

Sincerely,

Dawn Bakke
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